

Prescription Drug Assistance Programs Available in Virginia

1. The Low-Income Subsidy through Social Security

According to the **Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA)**, Medicare implemented a prescription drug benefit starting in 2006.

Anyone who has Medicare can get Medicare Prescription Drug coverage. Extra help is available for some people with limited income and resources. It will pay for all or most of the monthly premiums and annual deductibles and lower the prescription co-payments related to their plan. The extra help could be worth up to \$3,600 per year. Many people with limited income and resources qualify for these big savings and don't even know it. To find out if someone is eligible, Social Security will need to know their income and the value of their savings, investments and real estate (other than their home). If they are married and living with their spouse, we will need this information for both of them.

To qualify for extra help they must have:

- Income limited to \$15,600 for an individual or \$21,000 for a married couple living together.

Even if their annual income is higher, the ones you care about still may be able to get some help with monthly premiums, annual deductibles and prescription co-payments. Some examples where income may be higher include if they or their spouse:

- Support other family members who live with them;
- Have earnings from work; or
- Live in Alaska or Hawaii; and
- Resources limited to \$11,990 for an individual or \$23,970 for a married couple living together. Resources include such things as bank accounts, stocks and bonds. We **do not** count their house and car as resources.

Apply for extra help on Social Security's website: <https://secure.ssa.gov/apps6z/i1020/main.html>

Read additional information about the low-income subsidy, apply for the subsidy and locate other assistance programs through the Access to Benefits Coalition Website:

<http://www.accesstobenefits.org/>

Additionally, the National Council on Aging sponsors a website that allows seniors to enter information to locate all assistance programs available based on individual information. Please visit **<http://www.benefitscheckup.org>** for more information.

2. Prescription Drug Discount Programs offered by organizations other than drug-manufacturing companies.

Prescription drug discount programs are also offered by non-pharmaceutical organizations. Two examples of this type of program are **Needymeds.com** (<http://www.needymeds.com>), and **FreeMedicineFoundation.com** (<http://www.freemedicinefoundation.com>). You can find other discount card programs by using an Internet search engine (such as <http://www.google.com> or <http://www.yahoo.com>) and using the search term “prescription drugs.”

3. Generic Drugs

You may be able to save money by using generic drugs rather than brand-name drugs. When a drug company develops a new drug, they give it a brand-name and obtain a patent for it from the U.S. Food & Drug Administration (FDA). The patent gives the drug company the exclusive right to make the brand-name drug for a certain period of time. This allows the drug manufacturer to earn back the money they invested in developing and testing the drug.

Once the patent expires, other drug companies can apply to the FDA to sell their version of the same drug. These versions are called generic drugs, and they are often less expensive than the original. If you are trying to save money on your prescriptions, you may want to consider talking with your doctor to see if the generic version of a drug would be all right for you to use.

All drugs sold in the United States must be approved by the FDA regardless of whether they are brand-name or generic, so consumers can be sure that the drugs they take have been approved by a federal agency. For more information on generic drugs, visit these web sites: listed below.

- **Blue Cross & Blue Shield: Generic Drugs: The Unadvertised Brand** – (<http://www.theunadvertisedbrand.com/>)
- **U.S. Food & Drug Administration's Generic Drug Brochure** - http://www.fda.gov/cder/consumerinfo/generic_equivalence.htm
- **\$4 generics at participating stores such as Walmart, Target, Kroger, etc.**

4. Statewide Company-Sponsored Prescription Drug Assistance Programs

The card programs shown in the table below are **NOT** a part of Medicare's Drug Discount Cards Program. They are programs offered by drug companies as alternatives to the cards offered in the Medicare Drug Discount Cards Program.

| Drug Discount Program | Savings on Brand Name Medications | Annual Enrollment Fee | Eligibility Guidelines | Contact/Questions |
|-------------------------------------|--|---|---|--|
| Affordable Health Card | Up to 60% discount on generic prescriptions and 20-50% off brand name prescriptions (dental, vision, hearing, chiropractic, physical therapy and more) | \$15 activation fee plus \$24.95 for Gold Family Plan or \$28.95 for Platinum Family Plan | Anyone | 1-800-214-0611 affordablehealthcard.com |
| Alliance Health Card | Discount of 10-60% depending on prescription (dental, vision, hearing, chiropractic, physical therapy and more) | \$99.95 family membership-Gold plan or \$159.95 for Platinum Card | Anyone | 1-888-699-9472 alliancehealthcard.com |
| CVS Health Savings Pass | Discounts on retail price of 5-50% (dental, vision, prescriptions and more) | Basic Plan is \$69.95 per couple per year; Plus Plan is \$99.95 per couple per year | Age 50 and older | 1-888-616-2273 cvshealthpass.com |
| Merck Prescription Discount Program | Discounts of at least 10% when presenting a Merck Instant Savings Certificate. Savings of 15-20% by enrolling in | FREE | Anyone who does not have prescription drug coverage | 1-800-506-3725 merck.com/merckhelps |

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| | the Merck Prescription Discount Program | | | |
| Nations Health | Discount of 21-50% depending on prescription | FREE | Anyone | 1-800-298-1554 nationshelp.com |
| Pfizer Friends | Average savings of 15-50% | FREE | Must be 18 or older; Legal US Resident; Cannot have other prescription drug coverage, Income at or below 300% of FPL | 1-866-776-3700 pfizerhelpfulanswers.com |
| Plan Plus | Discounts up to 40% (dental, vision, hearing, podiatry, chiropractic, prescriptions, vitamins) | \$9.95/family monthly fee | Anyone | 1-800-527-7557 1-866-855-7526 planplussavings.com |
| Rx101 Savers Card | Discounts of 15-60%, depends on prescription. Discounts of 20-30% on diabetic supplies | FREE | Anyone who does not have prescription drug coverage | 1-877-377-9107 rx101saverscard.org |
| Rx Outreach | Savings on over 125 generic medications | \$20, \$30, or \$40 for each 90-day supply | Annual income of less than \$31,200/individual and \$42,000/couple | 1-800-769-3880 rxoutreach.com |

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|-------------------------------------|---|--|--|--|
| Together Rx Access | Discounts of 25-40% on brand name and generic products | FREE | Available to those without Medicare or any other drug coverage; must be legal resident of US; annual income less than \$30,000/individual, \$40,000/couple | 1-800-444-4106 togetherrxaccess.com |
| Virginia Drug Card | Discounts of 10-75% | FREE | Any Virginia Resident | 1-800-775-9092 virginiadrugcard.com |
| Walgreens Prescription Savings Club | \$12.99 for 3 month supply of over 400 generics and prescriptions savings on over 5,000 drugs | \$20/year for individual; \$35/year for families | For those with no prescription drug coverage or insufficient coverage | 1-866-992-7312 walgreens.com |
| Xubex | Over 250 generic medications available; Free diabetic kits are also available | \$20, \$40, or \$80 per prescription (no enrollment fee or monthly charge) | Must be US resident; Medicare beneficiaries can participate | 1-866-699-8239 xubex.com |

5. Regional & Membership Prescription Assistance Programs

| RxRelief Virginia grantees - VHCF Medication Assistance Programs | Areas Served | Contact |
|---|--|----------------|
| Alexandria Neighborhood Health Services | Alexandria and surrounding communities | 703-535-5568 |
| Blue Ridge Center | Nelson & Amherst Counties | 434-263-4000 |
| Bon Secours Maryview Foundation Health Center | Portsmouth | 757-215-3100 |
| Carillion Giles Memorial Hospital | Giles, Craig counties | 540-921-6064 |
| Carillion New River Valley Medical Center | Radford, Montgomery County | 540-731-2412 |
| Chesapeake Care Free Clinic | Chesapeake | 757-545-5700 |
| Community Memorial Healthcenter | South Hill, Mecklenburg County and surrounding areas | 434-447-3151 |
| Eastern Shore Rural Health System | Eastern Shore | 757-414-0400 |
| Free Clinic of Central Virginia- MedsHelp | Lynchburg, Bedford | 434-947-5137 |
| Halifax Regional Development Foundation | South Boston, Halifax County | 434-517-3515 |

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| Hampton Ecumenical Lodgings and Provisions | Newport News and Hampton | 757-850-8956 |
| Highland Medical Center | Highland County | 540-468-3300 |
| Loudoun Community Health Center | Loudoun County | 703-680-7950 x 105 |
| MedAssist of Martinsville and Henry County | Martinsville and Henry County | 276-666-7668 |
| MedAssist of Patrick County | Patrick County | 276-694-8662 |
| Mount Rogers Medication Assistance Program | Bland, Carroll, Grayson, Smyth, Washington, Wythe Counties, Cities of Bristol and Galax | 276-496-4492 |
| New Horizons Healthcare | Roanoke Area | 540-345-1391 |
| Northern Virginia Family Services | Northern Virginia | 703-219-3971 |
| Peninsula Institute for Community Health | Newport News, Hampton Roads | 757-244-8650, x430 |
| Pharmacy Connect through Mountain Empire Older Citizens | Far Southwest Virginia | 276-523-4202 |
| Piedmont Access to Health Services (PATHS) | Danville, Pittsylvania County | 434-791-3632 |
| Rappahannock Rapidan Community Services Board | Culpepper, Fauquier, Rappahannock, Orange, Madison Counties | 540-825-3100, x3012 |
| Crossover Ministries | Richmond and surrounding areas | 804-233-5016 |
| Fan Free Clinic | Richmond and surrounding areas | 804-358-6343x112 |
| Richmond Area High Blood Pressure Center | Richmond and surrounding areas | 804-359-9375 |
| Southern Dominion Health Systems | Lunenburg, Dinwiddie, Amelia, and Greensville Counties | 434-696-2165 |
| Tri-Area Health Clinic | Carroll, Floyd, Franklin and Patrick Counties | 540-398-2292 |
| United Way-Thomas Jefferson Area | Charlottesville and surrounding areas | 434-972-1701 |
| Western Tidewater Free Clinic | Franklin, Isle of Wight, Southampton and Suffolk communities | 757-923-1060 |
| Charles City Regional Health Services | Charles City and New Kent Counties | 804-829-6600 |
| Colonial Services Board | Williamsburg and surrounding areas | 757-220-3200 |
| Gloucester Mathews Free Clinic | Gloucester and Mathews Counties | 804-642-9515 |
| King William Dawn Community Doctors | King William, King and Queen Counties | 804-769-3022 |
| Lackey Free Clinic | Williamsburg and surrounding areas | 757-886-0608 |
| Northern Neck Free Health Clinic | Middlesex County and Northern Neck | 804-435-0575 |
| Olde Towne Medical Center | Williamsburg, James City and York Counties | 757-259-3258 |

Need Further Assistance?

Are you confused about what type of insurance you need, or whether you have enough insurance coverage? Are you having problems making sense of your medical bills? If so, insurance counseling is available through **the Virginia Insurance Counseling and Assistance Program (VICAP)**. VICAP counselors at your local Area Agency on Aging (AAA) can help you resolve claims or billing problems. They can also assist you with filing for benefits, and sorting through complicated statements and notices. Trained VICAP counselors in communities across the state provide **confidential** assistance to individuals in their area **free of charge**. VICAP counselors are not permitted to hold licenses to sell insurance. They are not permitted to recommend a particular insurance company. To get in touch with a VICAP counselor in your area, contact your local AAA or the Virginia Department for the Aging using the information shown below:



Virginia Department for the Aging
1610 Forest Avenue, Suite 100 Richmond, VA 23229
Toll-Free: 1-800-552-3402
Richmond area: (804) 662-9333 Fax: (804) 662-9354
E-mail: aging@vda.virginia.gov
Web Site: <http://www.vda.virginia.gov>



HELPING YOU NAVIGATE MEDICARE